

Exhibit 1: Subpoenaed Information from DBNTC



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May 20, 2011

VIA FEDERAL EXPRESS

James McDonald
14840 119th Street PLPlace NE
Kirkland, WA 98034

Re: **James MacDonald v. OneWest Bank**

Dear Mr. McDonald:

I write on behalf of Deutsche Bank National Trust Company ("DBNTC") in response to the above-referenced subpoena directed to "Deutsche Bank" dated May 13, 2011 (the "Subpoena").

Enclosed please find documents stamped CONFIDENTIAL and bearing Bates number DBNTC 00001-DBNTC 00002 containing information about the loans for James B. McDonald. Please note that DBNTC does not have any information pertaining to Form 1034 or 1036 authorizing documents to be released to OneWest, nor do we have a list of identification numbers associated with the note.

Please also note that DBNTC acted as the Custodian for several trusts, of which these loans were a part of, and DBNTC's role with respect to these trusts is very limited. Please find information below setting forth regarding the relevant trust, and the respective servicer to with whom the loan files are serviced with, and the contact for the servicer.

Property Address	Borrower	Loan Number	Servicer	Servicer Contact	DB's Role
14840 119 th Pl NE Kirkland WA, 98034	James B. McDonald	125049243	OneWest Bank/Freddie Mac	888 E Walnut St. 4 th Fl Pasadena CA 91101 Maria Sykes	Custodian



Please be advised that, based on DBNTC's limited role, we believe that the servicer would be more able to provide further information regarding the above-referenced loan and/or trust, if necessary.

Please call me or my paralegal, Haleh Rashidi at (904) 520-5230, if you wish to discuss this matter further. Thank you.

Sincerely,

Shawn T. Hynes

Enclosure

DBNTC 00001

Complete Loan File InformationClassification Attribute Changes

Classification Attribute	Previous Value	Changed By	Changed On
loan_state	DRY	YOSHTOM	3/31/2009 08:26:19
group_code	ELGBL	YOSHTOM	3/31/2009 08:26:19
product_type	RES	YOSHTOM	3/31/2009 08:26:19

Loan File Inventory History

Change Type	Attribute Item	Attribute Status	Changed By	Changed On	Current Attribute Status
C	MORTG	CU	orozmar	3/27/2007 08:38:27	O
C	TITLE	PTR	monthar	4/9/2007 11:46:50	O

Loan File Transactions

Transaction Issue	Attribute Item	Transaction	Transaction Date	Billable Amount	Created By	Billed
INMLOC	FILE	INITIAL LOAN REVIEW	1/16/2007 07:17:30		madrdor	
IN010C	MORTG	TRAILING DOCS FILE	3/27/2007 08:38:27		orozmar	
IN010C	TITLE	TRAILING DOCS FILE	4/9/2007 11:46:50		monthar	
IN010C	FILE	WITHDRAWAL OF FILE FOR SERVICING	10/6/2010 12:11:17	\$0.00	tednan	

Loan File Request History - eRequest Version 2

Request ID	Request Type	Item	Requested by/on Item	Status	Trans ID	Tracking Num	Completed by/on	Reject Reason
131549247	Withdrawal	FILE	GARCIAC 10/05/2010 1:22:41 PM	Completed	1255752	1ZR4A6911350860453	tednan:10/06/2010	

CONFIDENTIAL

DBNTC 00002

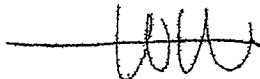
Exhibit 2: MERS Corporate Resolution

CORPORATE RESOLUTION

Be it Resolved that the attached list of candidates are officers of OneWest Bank, FSB a Member of Mortgage Electronic Registration Systems, Inc. (MERS), and are hereby appointed as assistant secretaries and vice presidents of MERS, and, as such, are authorized to:

- (1) release the lien of any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (2) assign the lien of any mortgage loan naming MERS as the mortgagee when the Member is also the current promissory note-holder, or if the mortgage loan is registered on the MERS System, is shown to be registered to the Member;
- (3) execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;
- (4) take any and all actions and execute all documents necessary to protect the interest of the Member, the beneficial owner of such mortgage loan, or MERS in any bankruptcy proceeding regarding a loan registered on the MERS System that is shown to be registered to the Member, including but not limited to: (a) executing Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Member, the beneficial owner of such mortgage loan, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- (5) take any and all actions and execute all documents necessary to refinance, subordinate, amend or modify any mortgage loan registered on the MERS System that is shown to be registered to the Member.
- (6) endorse checks made payable to Mortgage Electronic Registration Systems, Inc. to the Member that are received by the Member for payment on any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (7) take any such actions and execute such documents as may be necessary to fulfill the Member's servicing obligations to the beneficial owner of such mortgage loan (including mortgage loans that are removed from the MERS System as a result of the transfer thereof to a non-member of MERS).

I, William C. Hultman, being the Corporate Secretary of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Board of Directors of said corporation effective as of the 19th day of March, 2009 which is in full force and effect on this date and does not conflict with the Certificate of Incorporation or By-Laws of said corporation.



William C. Hultman, Secretary

As of 6/11/09

OneWest Bank, FSB

ORG ID 1008171

Mortgage Electronic Registration Systems, Inc.

Certifying Officers

Friedman, Eric

Jancarz, Kenneth

Parres, John

Stotts, Roger D

Brewton, Connie

Mastro, Karen

Stanford, Mike

Kirkpatrick, Dennis

Spencer, Kelly Cooper

Lerud, Bart

Johnson-Seck, Erica

JC San Pedro

Chamagne Williams

Suchan Murray

Charles Boyle

Cotton, Betty

Prees, Cyndi

Nix, Sheila

Maria Camarillo

Kira Cleary

Bobbitt, Sean

Treichler, Judy

Engel, Claudia

North, Sue

Schneider, Sandy

Exhibit 3: Mail Receipt Delivery to DBNTC

Search Results

Label/Receipt Number: 2307 2390 0000

1892 7090

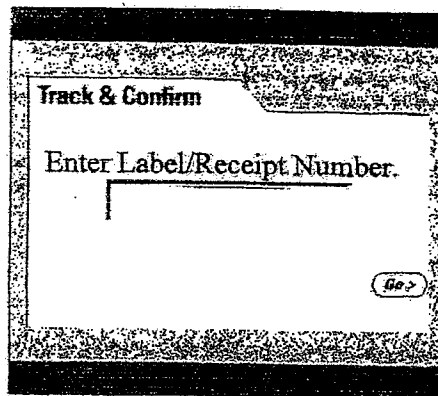
Expected Delivery Date: May 16, 2011

Class: Priority Mail®

Service(s): Signature Confirmation™

Status: Delivered

Your item was delivered at 10:33 am on May 16, 2011 in SANTA ANA, CA 92705 to DEUTSCHEBANK . The item was signed for by Y BRAVO.



Detailed Results:

- Delivered, May 16, 2011, 10:33 am, SANTA ANA, CA 92705
- Out for Delivery, May 16, 2011, 8:32 am, SANTA ANA, CA 92711
- Sorting Complete, May 16, 2011, 8:22 am, SANTA ANA, CA 92711
- Arrival at Post Office, May 16, 2011, 7:37 am, SANTA ANA, CA 92711
- Processed through Sort Facility, May 15, 2011, 9:02 pm, ANAHEIM, CA 92899
- Acceptance, May 13, 2011, 3:38 pm, WOODINVILLE, WA 98072

Exhibit 4: Freddie Mac Website

In 1970, Congress created Freddie Mac with a few important goals in mind:

- Make sure that financial institutions have mortgage money to lend
- Make it easier for consumers to afford a decent house or apartment
- Stabilize residential mortgage markets in times of financial crisis

To fulfill this mission, Freddie Mac conducts business in the U.S. secondary mortgage market – meaning we do not originate loans – and works with a national network of mortgage lending customers. We have three business lines: a Single Family Credit Guarantee business for home loans; a Multifamily business for apartment financing; and an investment portfolio.

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Learn more about the

Single-Family Credit Guarantee Business

In our , we use mortgage securitization to fund millions of home loans every year. Securitization is a process by which we purchase home loans that lenders originate, put these loans into mortgage securities that are sold in global capital markets, and recycle the proceeds back to lenders. This recycling is designed to ensure that lenders have mortgage money to lend.

In the first nine months of 2010, Freddie Mac purchased or guaranteed \$261 billion in single-family home loans – funding one out of every four mortgages originated in the market. At the end of the third quarter 2010, our total outstanding obligations of mortgage-backed securities stood at \$1.8 trillion.

What makes the securitization process work? Families paying their mortgages every month. Because once a family moves into their home, their monthly payments of mortgage principal and interest are transferred ultimately to securities investors. When a family stops making payments – often due to loss of income – Freddie Mac steps in and makes those payments to securities investors. Managing this risk, known as credit risk, is how we generate revenue. Each time we fund a loan, we collect a credit guarantee fee from the lender selling us the loan. This fee is intended to protect us in case of loan default.

Other features of this business line:

- We guarantee mortgages exclusively in the conventional conforming market, where we purchase loans only up to a (for 2011, \$417,000 for most of the nation and \$729,750 in certain high-cost areas)
- The vast majority of the loans we fund are long term, fixed rate mortgages
- We generally require third-party mortgage insurance on loans with low downpayments
- We have loan servicing operations that work with lenders to avoid foreclosure, where possible, for families in financial difficulty

Multifamily Business

Since not everyone owns their own home, Freddie Mac supports renters, too. Through our , we work with a network of lenders to finance apartment buildings around the country. Like single-family loans, these lenders originate and close loans that Freddie Mac later purchases; lenders then use the proceeds to originate additional loans.

Unlike single-family loans, which are relatively small in dollar amount and standardized in their composition and underwriting, multifamily loans typically are several million dollars in size, have underwriting characteristics that vary from property to property, and require custom examination such as on-site property inspections and verification of income cash flows (i.e., rents). One other difference: while single-family borrowers are individual consumers, multifamily borrowers are property developers

and/or managers.

In this business line, Freddie Mac finances most of its loan acquisitions through mortgage securitization. We also finance a portion through our

During 2010, Freddie Mac funded \$15 billion in multifamily loans - financing more than 1,000 properties amounting to 241,000 apartment units.

Investment Business

The invests in mortgage-related securities that are guaranteed by Freddie Mac and other financial institutions. The portfolio also invests in individual loans that are guaranteed by Freddie Mac but not immediately securitized. As a bidder in the market, the investment portfolio helps to make mortgage-related securities more liquid and mortgage funding more available.

We fund acquisition of mortgage securities by issuing corporate debt securities. From this activity, we produce net income; that is, the difference between the interest payments we collect on the securities we buy and the yields we pay investors for buying our debt. In the first quarter of 2011, the investment portfolio acquired a net of \$1.8 billion in mortgage assets, and had an ending balance of \$692 billion. Roughly one-third of this balance includes Freddie Mac mortgage-backed securities, known as Participation Certificates, guaranteed by the Single-Family and Multifamily businesses. During 2011, the investment portfolio can be no larger than \$729 billion, per our regulator.

© 2011 Freddie Mac

Exhibit 5: Custodial Agreement

Custodian Number 1000409¹
Custodial Agreement Number 000015¹
Seller/Service Number 153845¹
Self ☐ Affiliated 3rd Party
Unaffiliated ☒ ²

CUSTODIAL AGREEMENT: SINGLE-FAMILY MORTGAGES *153984

THIS CUSTODIAL AGREEMENT, dated as of ^{May 12th 2009} ~~March 19~~, 2009³ (the "Agreement"), is by and among Freddie Mac, Deutsche Bank⁴, as custodian ("Custodian"), and OneWest Bank, FSB⁵, as seller and/or servicer ("Seller/Service").

WITNESSETH:

WHEREAS, Freddie Mac and Seller/Service are parties to certain Purchase Documents pursuant to which Seller/Service sells and/or agrees to sell Mortgages to Freddie Mac, or services and/or agrees to service Mortgages for Freddie Mac;

WHEREAS, pursuant to the Purchase Documents, Seller/Service will, on or before each Delivery Date, deliver or cause to be delivered to Custodian (i) the Notes relating to such Mortgages, endorsed in blank as required by Freddie Mac's *Single-Family Seller/Service Guide* (the "Guide"), (ii) the Assignments relating to such Mortgages, (iii) certain data, using either Freddie Mac's Selling System or MIDANET®, and (iv) for Mortgages delivered through MIDANET®, a completed Form 1034, or for Mortgages delivered through the Selling System, a completed Form 1034 or Cover Sheet for Selling System;

WHEREAS, Custodian shall accept delivery of the Notes and any Assignments on Freddie Mac's behalf in accordance with the terms and conditions of this Agreement;

WHEREAS, Freddie Mac, Seller/Service and Custodian desire to set forth the terms and conditions for the deposit and custodianship of the original Notes for Mortgages sold to and serviced for Freddie Mac.

NOW, THEREFORE, in consideration of the premises, the covenants herein set forth, and other good and valuable consideration, receipt and sufficiency of which are hereby acknowledged, Freddie Mac, Custodian and Seller/Service agree as follows:

Section 1: Definitions. Capitalized terms used herein have the meanings ascribed to them in the Purchase Documents, including (without limitation) the Guide; provided

¹ Freddie Mac will complete this blank or, if Custodian has been assigned a Custodian Number, Custodian must insert this number when it executes this Agreement.

² Seller/Service, indicate a relationship with Custodian by initialing the appropriate space; Custodian, confirm the relationship by initialing the appropriate Section 2(b) below.

³ Freddie Mac will complete this blank.

⁴ Insert the complete legal name of Custodian.

⁵ Insert the complete legal name of Seller/Service and its Freddie Mac Seller/Service number.